

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Henry R. Huckabee  
Debtor

Case No. 16-02088-RNO  
Chapter 7

District/off: 0314-5  
Date Rcvd: Mar 19, 2021

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:**

Recip ID	Recipient Name and Address
db	Henry R. Huckabee, Box 1687 The Hideout, Lake Ariel, PA 18436
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4790565	+ American Coradius Int. LLC, 2420 Sweet Home Rd., Ste. 150, Amherst, NY 14228-2244
4790566	+ B&B Dodge, Inc., 125 Grandview Ave., Honesdale, PA 18431-1199
4833560	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4790568	+ Bank of America, N.A., Po Box 941852, PTX B-209, Simi Valley, CA 93094-1852
4797493	+ Berkheimer Assoc-Agt Lake Twsp Wayne County, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 10872
4790583	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676
4790574	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4790576	+ Commercial Acceptance Co., 2300 Gettysburg Rd., Ste. 102, Camp Hill, PA 17011-7303
4790578	+ Community Bank, 45-49 Court Street, Canton, NY 13617-1179
4790577	+ Community Bank, PO Box 509, Canton, NY 13617-0509
4790579	+ Community Bank N.A., Po Box 510, Olean, NY 14760-0510
4790580	+ Community Bank, N.A., 201 North Union St., PO Box 510, Olean, NY 14760-0510
4800076	+ Community Bank, N.A., 201 North Union Street, P.O. Box 605, Olean, NY 14760-6005
4790581	+ Creditech, PO Box 20330, Lehigh Valley, PA 18002-0330
4790582	+ Elizabeth Konish, c/o Christian E. Weed Esq., 2523 Rt. 6, Ste. 1, Hawley, PA 18428-7055
4794953	+ Elizabeth Konish, c/o Thomas F Farley Esq, 2523 Route 6 Ste 1, Hawley, PA 18428-7055
4790596	+ KML Law Group, P.C. c/o Bank of Ame, BNY Independence Center, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
4790588	+ Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006
5274237	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5274238	+ MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV 84119-3284
4790602	+ NBT Bank, N.A., 52 South Broad St., PO Box 351, Norwich, NY 13815-0351
4790604	+ Prothonotary of Wayne County, 925 Court St., Honesdale, PA 18431-1994
4790605	+ Roamingwood Sewer & Water, PO Box 6, Lake Ariel, PA 18436-0006
4790609	+ Secure Storage of Hamlin, 549 Tannery Rd., Lake Ariel, PA 18436-4584
4790610	+ The Hideout POA, 640 The Hideout, Lake Ariel, PA 18436-9786
4790614	+ Thomas J. Jones Jr., Esq., 410 Spruce St., Ste. 18503-1883
5172499	+ WAYNE COUNTY TAX SERVICE DEPARTMENT, 925 COURT STREET, HONESDALE, PA 18431-1983
4790615	+ Wayne County Sheriff, 925 Court St., Honesdale, PA 18431-1998
4790616	+ Wayne County Tax Claim Bureau, Wayne County Courthouse, 925 Court St., Honesdale, PA 18431-1994

TOTAL: 31

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4790569	EDI: BANKAMER.COM	Mar 19 2021 22:53:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
4831641	EDI: BANKAMER.COM	Mar 19 2021 22:53:00	BANK OF AMERICA, N.A., Bank of America, PO Box 31785, Tampa, FL 33631-3785
4790567	+ EDI: BANKAMER.COM	Mar 19 2021 22:53:00	Bank of America, N.A., 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100
4790570	+ EDI: BANKAMER.COM		

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4790572	+ EDI: CITICORP.COM	Mar 19 2021 22:53:00	Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
4790571	+ EDI: CITICORP.COM	Mar 19 2021 22:53:00	Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
4790584	+ Email/Text: miller@hnbbank.com	Mar 19 2021 22:53:00	Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
4790587	EDI: IRS.COM	Mar 19 2021 19:22:00	Honesdale National Ban, 733 Main St, Honesdale, PA 18431-1844
4790573	EDI: JPMORGANCHASE	Mar 19 2021 22:53:00	IRS Department of the Treasury, Internal Revenue Service, Cincinnati, OH 45999
4790597	+ EDI: MID8.COM	Mar 19 2021 22:53:00	Chase, P.O. Box 15298, Wilmington, DE 19850
4820450	+ EDI: MID8.COM	Mar 19 2021 22:53:00	MCM, PO Box 2121, Warren, MI 48090-2121
4790599	+ EDI: MID8.COM	Mar 19 2021 22:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4802411	+ Email/Text: bankruptcy@nbtbank.com	Mar 19 2021 19:23:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
4833708	EDI: PRA.COM	Mar 19 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4858304	+ EDI: PRA.COM	Mar 19 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4796574	+ EDI: PENNDEPTREV	Mar 19 2021 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4796574	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 19 2021 19:22:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
4790603	+ EDI: PRA.COM	Mar 19 2021 22:53:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4790608	+ EDI: CITICORP.COM	Mar 19 2021 22:53:00	Sears Credit Cards, Po Box 9001055, Louisville, KY 40290-1055
4790613	+ Email/Text: miller@hnbbank.com	Mar 19 2021 19:22:00	The Honesdale National Bank, PO Box 350, Honesdale, PA 18431-0350
4802299	+ Email/Text: miller@hnbbank.com	Mar 19 2021 19:22:00	The Honesdale National Bank, 724 Main Street, Honesdale, PA 18431-1845

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4790575	*+	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
4834139	*+	Community Bank, N.A., 201 North Union Street, P.O. Box 510, Olean, NY 14760-0510
4790585	*+	Honesdale National Ban, 733 Main St, Honesdale, PA 18431-1844
4790586	*+	Honesdale National Ban, 733 Main St, Honesdale, PA 18431-1844
4790589	*+	Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006
4790590	*+	Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006
4790591	*+	Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006
4790592	*+	Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006
4790593	*+	Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006

4790594	*+	Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006
4790595	*+	Kelly Kyzer Tax Collector, 764 Stock Farm Rd., Lake Ariel, PA 18436-4006
4790598	*+	MCM, PO Box 2121, Warren, MI 48090-2121
4790600	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
4790601	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
4790606	*+	Roamingwood Sewer & Water, PO Box 6, Lake Ariel, PA 18436-0006
4790607	*+	Roamingwood Sewer & Water, PO Box 6, Lake Ariel, PA 18436-0006
4790611	*+	The Hideout POA, 640 The Hideout, Lake Ariel, PA 18436-9786
4790612	*+	The Hideout POA, 640 The Hideout, Lake Ariel, PA 18436-9786
4790617	*+	Wayne County Tax Claim Bureau, Wayne County Courthouse, 925 Court St., Honesdale, PA 18431-1994
4790618	*+	Wayne County Tax Claim Bureau, Wayne County Courthouse, 925 Court St., Honesdale, PA 18431-1994
4790619	*+	Wayne County Tax Claim Bureau, Wayne County Courthouse, 925 Court St., Honesdale, PA 18431-1994
4790620	*+	Wayne County Tax Claim Bureau, Wayne County Courthouse, 925 Court St., Honesdale, PA 18431-1994

TOTAL: 0 Undeliverable, 24 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name	Email Address
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N..A. bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor MEB Loan Trust IV bkgroup@kmllawgroup.com
James Warmbrodt	on behalf of Creditor SELECT PORTFOLIO SERVICING INC. bkgroup@kmllawgroup.com
James T. Shoemaker	on behalf of Creditor Community Bank N.A. jshoemaker@hkqpc.com
John J Martin (Trustee)	pa36@ecfcbis.com trusteemartin@martin-law.net
Joshua I Goldman	on behalf of Creditor BANK OF AMERICA N..A. josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Lauren Marie Moyer	on behalf of Creditor Community Bank N.A. nj-ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Paul P Ackourey	on behalf of Debtor 1 Henry R. Huckabee ackoureyandturel@gmail.com backourey@ackoureyandturel.com
Thomas I Puleo	on behalf of Creditor BANK OF AMERICA N..A. tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1 **Henry R. Huckabee**  
First Name      Middle Name      Last Name  
Debtor 2  
(Spouse, if filing)  
First Name      Middle Name      Last Name  
United States Bankruptcy Court      Middle District of Pennsylvania  
Case number: **5:16-bk-02088-RNO**

Social Security number or ITIN      xxx-xx-3443

EIN      -----

Social Security number or ITIN      -----

EIN      -----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Henry R. Huckabee  
dba Huckabee Plumbing Service

**By the  
court:**

3/19/21

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: Christopher Gambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**